



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2026

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed and supervised by the Indonesian Financial Services Authority. AIA Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Fixed Income Securities

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: USD 35.64
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.21	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD
Fund Currency	: USD		10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Risk Level	: Moderate	Benchmark Duration	: 6.64
Fund Duration	: 6.81	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 11,098,138.2249

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	1.20%	-0.55%	-1.33%	4.11%	2.99%	0.39%	4.69%
Benchmark*	1.40%	-0.30%	-1.10%	3.55%	2.15%	-0.47%	0.69%

*Current benchmark is effective from 1 Jan 2019

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)

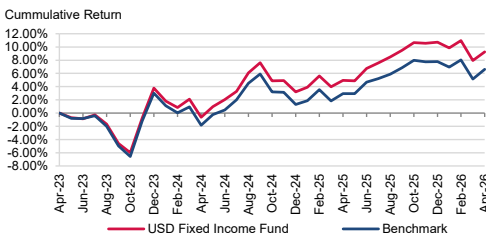
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net)

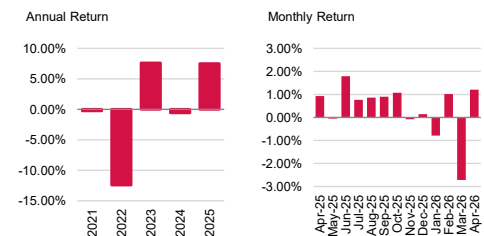
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

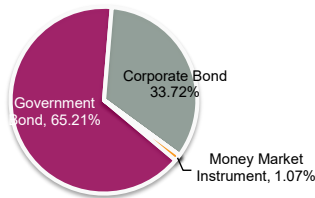
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Australian & New Zealand Banking Group Bond 2034 - Non Affiliates	INDON 2047
Bank of New Zealand Bond 2035 - Non Affiliates	INDON 2048
Credit Agricole SA Bond Jan 2032 - Non Affiliates	INDON 2049
Dai-Chi Life Holdings Perp. Bond 2049 - Non Affiliates	INDON 2050
HSBC Holdings Perp. Bond 2049 - Non Affiliates	INDON FEB-2030
INDOIS 2032	INDON JAN-2030
INDOIS 2035	INDON SUKUK 2030
INDOIS 2051	OCBC Bond 2035 - Non Affiliates
INDON 2032	PT Bank Mandiri Tbk Bond 2028 - Non Affiliates
INDON 2037	PT Bank Negara Indonesia Bond 2029 - Non Affiliates
INDON 2038	PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2043	Sumitomo Life Bond 2077 - Non Affiliates
INDON 2045	Sumitomo Mitsui Bond 2032 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +1.20% in April 2026. This performance was influenced by a 22 bps drop in the 10-year Indonesia Government USD bond yield which reached 5.27% despite the 10-year US Treasury yield up by 5 bps to 4.37%. Additionally, in April yield premiums on Asian emerging-market investment-grade dollar bonds fell to record lows, driven by limited new bond supply and China's economic strength despite geopolitical risks.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with an attractive investment return through investing in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : IDR Fixed Income securities and/ or IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 1,361,107.29
Launch Date	: 7 November 2000	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 5,398.47	Benchmark	: 90% Bloomberg EM Local Currency
Fund Currency	: IDR		: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate		: 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Duration	: 5.92	Benchmark Duration	: 5.52
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 252,128,537.8574

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.42%	-1.66%	-2.19%	4.71%	4.26%	4.28%	6.84%
Benchmark *	0.60%	-1.17%	-1.43%	5.45%	4.76%	4.65%	8.79%

*Current benchmark is effective from 1 Mar 2023

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 May 2022 to 28 Feb 2023: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% IDR 1-Month Time Deposit Index (Net)

1 Jan 2021 to 30 Apr 2022: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% Indonesia Dep. Rate Avg 3-Mo IDR (Net)

1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Sov. Bond Index + 10% 3-Month IDR Avg Time Deposit (Net)

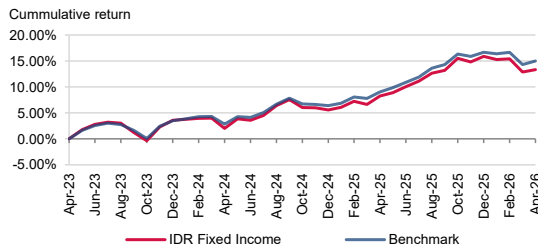
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

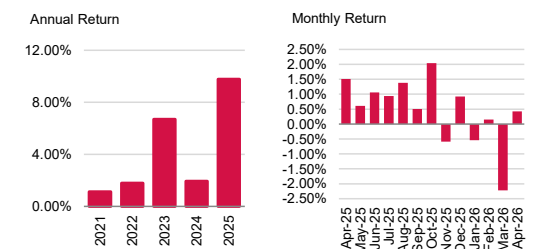
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

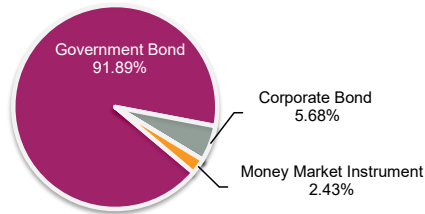
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	91.89%
Financials	1.61%
Industrials	2.40%
Communications	1.67%
TD + Cash	2.43%

TOP HOLDINGS

FR0050	FR0074	FR0083	FR0100	FR0108
FR0067	FR0075	FR0089	FR0101	FR0109
FR0068	FR0079	FR0096	FR0103	PBS025
FR0072	FR0080	FR0097	FR0104	TD Bank Syariah Indonesia - Non Affiliates
FR0073	FR0082	FR0098	FR0107	

FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of +0.42% in April 2026 and the 10-year government bond yield stayed flat at 6.85%. Market sentiment was still negatively impacted by 2.11% depreciation of the Rupiah reaching IDR17,353 per USD, coupled with foreign reserve decline by USD3.7 billion to USD148.2 billion in March which brought the cumulative drop in reserve to USD8.3 billion in 1Q26, the largest quarterly drop on record as it exceeded even the COVID-19 pandemic. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

IDR EQUITY FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 4,691,266.55
Launch Date	: 7 November 2000	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 12,861.66	Benchmark	: 98% IDX80 Index
Fund Currency	: IDR		: 2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 364,748,220.9808

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	-0.21%	-7.92%	-6.22%	3.42%	-3.36%	-1.13%	10.54%
Benchmark *	-4.41%	-18.28%	-20.34%	-4.04%	-4.22%	0.54%	11.45%

*Benchmark performance calculation implemented since 1 Jan 2024.

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

28 Feb 2023 to 31 Dec 2023: 98% Jakarta Composite Index + 2% IDR Deposit Rate Avg. 3-month (Net)

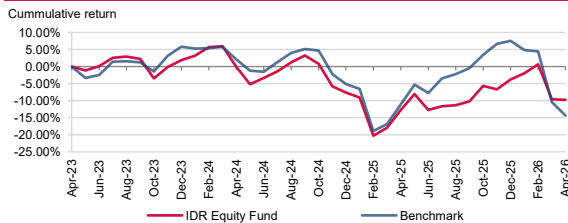
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

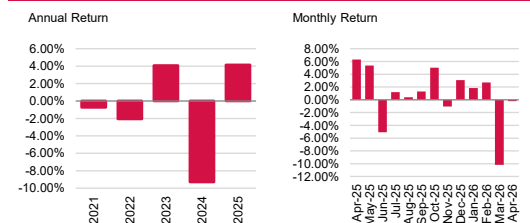
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

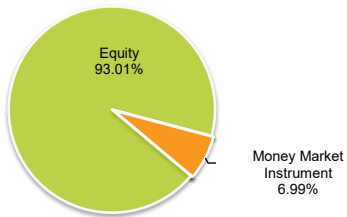
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.24%
Consumer Discretionary	4.48%
Consumer Staples	13.45%
Energy	11.78%
Financials	18.75%
Health Care	5.69%
Industrials	6.06%
Information Technology	0.61%
Materials	22.87%
Real Estate	2.08%
Utilities	0.00%
TD + Cash	6.99%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Bumi Resources Tbk - Non Affiliates	PT Telekom Indonesia Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Ciputra Development Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Essa Industries Indonesia Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT GOTO Gojek Tokopedia Tbk - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Jasa Marga (Persero) Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Bank Mandiri Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Bank Negara Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Equity Fund booked -0.21%MoM (net), above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3%, IDX 80 -4.44% and MXID -7.05% mom. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside IDX80, largest negative returns came from Financials, Energy, and Utilities. We expect equity markets to remain volatile near term as geopolitical tensions and rupiah weakness may pro-long. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Investment Strategy	: Money Market	Fund Size (million)	: IDR 424,266.44
Launch Date	: 05 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,345.26	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 180,903,456.9677
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.27%	0.65%	0.85%	3.76%	3.92%	2.92%	4.36%
Benchmark*	0.12%	0.35%	0.48%	1.88%	1.87%	1.44%	3.31%

*Current benchmark is effective from 1 Mar 2023

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

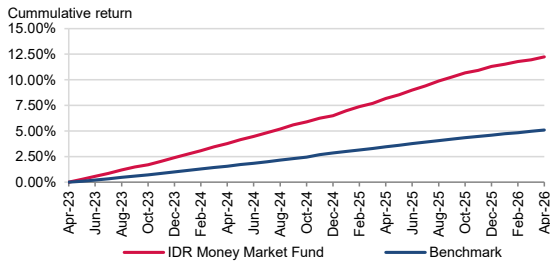
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

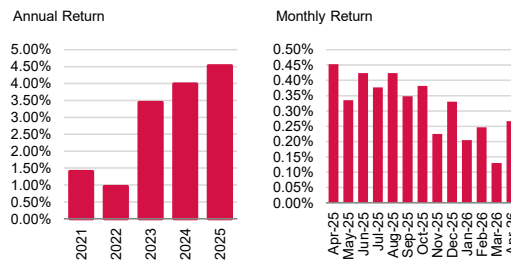
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	54.97%
TD + Cash	45.03%

TOP HOLDINGS

FR0090	TD Bank CIMB Niaga - Non Affiliates
Obl. Bkjt III Protelindo III TH23 B - Non Affiliates	TD Bank Danamon Syariah - Non Affiliates
Obl. Bkjt IV Indah Kiat Pulp & Paper I TH23B - Non Affiliates	TD Bank Permata Syariah - Non Affiliates
Obl. Bkjt IV OCBC I TH25A - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Obl. Bkjt VII Mandiri Tunas Finance I TH25 A - Non Affiliates	TD Bank Syariah Nasional - Non Affiliates
Sukuk Mdrbh Brklnjtn III Pegadaian V TH25A - Non Affiliates	
Sukuk Mdrbh Brklnjtn III Sarana Multi Inf. II TH25A - Non Affiliates	

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.27% in April 2026 performance. The deposit rates remained at 3.00%-5.00% p.a. Inflation decreased by 1.26% to 2.42% in April from 3.48% in the prior month and the Rupiah depreciation of 2.11% reaching IDR17,353 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective IDR Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 17,026.86
Launch Date	: 5 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,163.68	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,869,391.3925
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.24%	0.61%	0.85%	3.15%	3.38%	2.47%	3.94%
Benchmark*	0.12%	0.35%	0.48%	1.88%	1.87%	1.44%	3.31%

*Current benchmark is effective from 1 Mar 2023

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

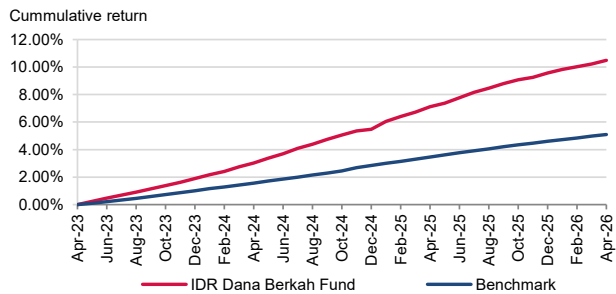
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

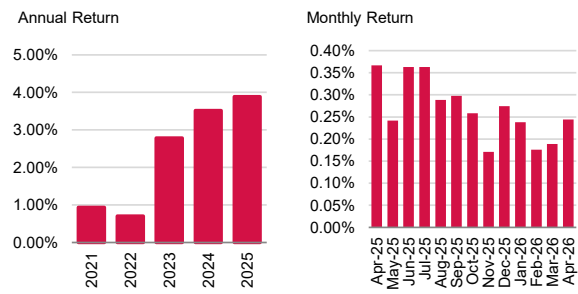
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	44.57%
TD + Cash	55.43%

TOP HOLDINGS

- PBS032
- TD Bank BTPN Syariah - Non Affiliates
- TD Bank Central Asia Syariah - Non Affiliates
- TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.24% in April 2026 performance. Sharia Mudarabah remained at 3.00%-5.00% p.a. Inflation decreased by 1.26% to 2.42% in April from 3.48% in the prior month and the Rupiah depreciation of 2.11% reaching IDR17,353 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

IDR BALANCED FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provide investors with long-term total returns through investment in selective fixed income instruments and equities of listed companies in the Indonesia Stock Exchange (IDX) with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40% : Money Market Instruments
 30% - 80% : IDR Fixed Income securities and/ or Fixed Income Mutual Fund(s) adhered with latest regulations
 30% - 80% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: IDR 269,071.31
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,374.64	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 113,310,255.4875

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-1.14%	-6.38%	-6.35%	-0.40%	-0.22%	3.03%	5.01%
Benchmark*	-2.49%	-11.24%	-13.28%	-7.80%	-3.83%	1.13%	3.41%

*Current benchmark is effective from 1 Jan 2021

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index

1 May 2016 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index

1 Jul 2015 to 30 Apr 2016: 50.0% Jakarta Composite Index (Total Return) + 50.0% Customized HSBC Indonesia Local Curr. Govt Bond TR (Net)

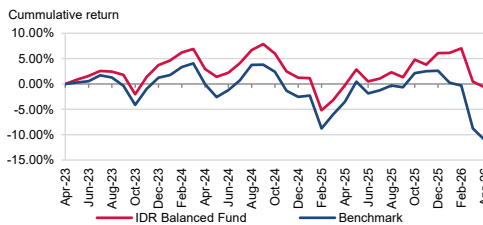
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

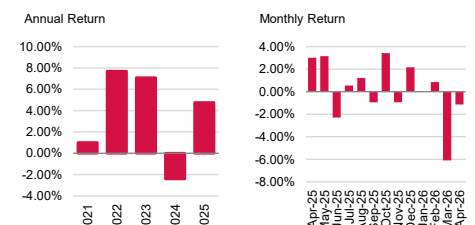
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Cur. Govt Bond TR (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

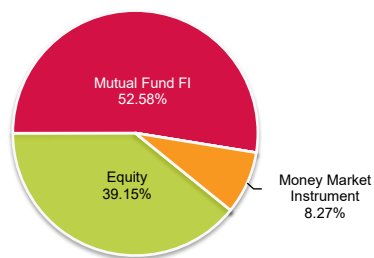
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.77%
Consumer Discretionary	0.84%
Consumer Staples	1.97%
Energy	4.11%
Financials	16.74%
Health Care	0.40%
Information Technology	0.88%
Industrials	3.17%
Materials	7.51%
Real Estate	0.76%
MF Fixed Income	52.58%
TD + Cash	8.27%

TOP HOLDINGS

PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	RD BNP Paribas Proxima Kelas RK1
PT Bank Central Asia Tbk - Non Affiliates	
PT Bank Mandiri Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Balanced Fund booked performance of -1.14% MoM, above the benchmark performance. The equity market continued to see a weakness in April 2026. JCI Index down -1.3%, IDX 80 -4.44% and MXID -7.05% mom. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside IDX80, largest negative returns came from Financials, Energy, and Utilities. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 0.79% on monthly basis with the 10-year government bond yield remained flat at 6.85%. Market sentiment was negatively impacted by 2.11% depreciation of the Rupiah reaching IDR17,353 per USD, coupled with foreign reserve decline by USD3.7 billion to USD148.2 billion in March which brought the cumulative drop in reserve to USD8.3 billion in 1Q26, the largest quarterly drop on record as it exceeded even the COVID-19 pandemic. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 7,609.68
Launch Date	: 29 October 2009	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,799.68	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 4,228,342.5228
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.26%	0.62%	0.86%	3.17%	3.44%	2.59%	3.63%
Benchmark*	0.12%	0.35%	0.48%	1.88%	1.87%	1.44%	2.78%

*Current benchmark is effective from 1 Mar 2023

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

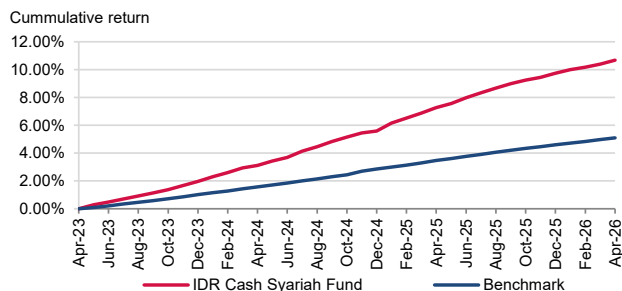
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

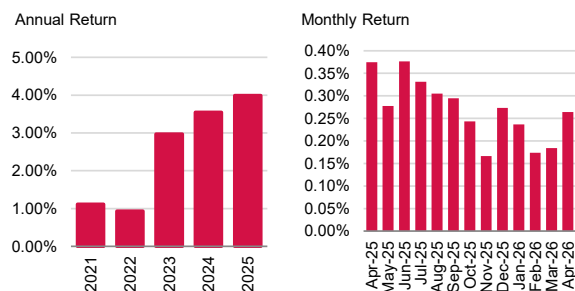
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1Year	46.54%
TD + Cash	53.46%

TOP HOLDINGS

PBS032
TD Bank BTPN Syariah - Non Affiliates
TD Bank Central Asia Syariah - Non Affiliates
TD Bank Permata Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.26% in April 2026 performance. Sharia Mudarabah remained at 3.00%-5.00% p.a. Inflation decreased by 1.26% to 2.42% in April from 3.48% in the prior month and the Rupiah depreciation of 2.11% reaching IDR17,353 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 286,321.37
Launch Date	: 25 June 2010	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 895.22	Benchmark	: 98% Jakarta Islamic Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 319,834,344.3822
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-0.43%	-6.81%	-3.91%	18.82%	-0.50%	-0.25%	-0.70%
Benchmark*	-3.34%	-17.14%	-20.10%	3.61%	-5.10%	-2.96%	0.86%

*Current benchmark is effective from 1 Mar 2023

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

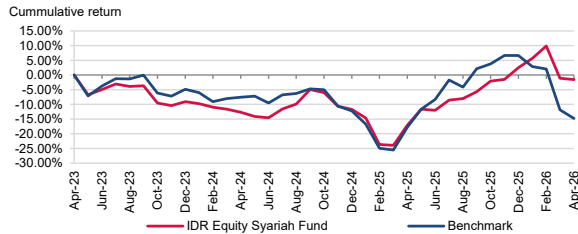
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

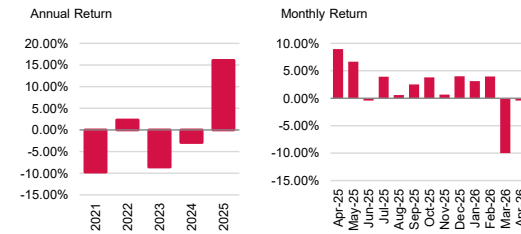
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

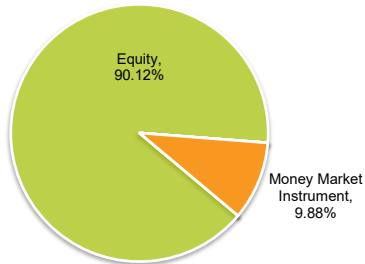
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.35%
Consumer Discretionary	1.88%
Consumer Staples	14.00%
Energy	14.23%
Financials	1.51%
Health Care	1.81%
Industrials	11.30%
Information Technology	0.85%
Materials	28.73%
Real Estate	3.93%
Utilities	0.53%
TD + Cash	9.88%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Charoen Pokhond Indonesia Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Equity Syariah Fund booked -0.43%MoM, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3% and JAKISL -3.34%. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside JAKISL, largest negative returns came from Energy, Communications and Industrials. We expect equity markets to remain volatile near term as geopolitical tensions and rupiah weakness may pro-long. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

- 0% - 40% : Sharia Money Market Instruments
- 30% - 80% : IDR Sharia Fixed Income securities and/ or Sharia Fixed Income Mutual Fund(s) adhered with latest regulations
- 30% - 80% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Balanced	Fund Size (million)	: IDR 106,119.92
Launch Date	: 25 June 2010	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,609.15	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSI)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 65,947,957.9745
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	0.05%	-3.76%	-2.51%	10.21%	1.55%	1.68%	3.05%
Benchmark*	-1.58%	-9.26%	-11.01%	4.92%	-0.20%	0.73%	3.09%

*Current benchmark is effective from 1 Jan 2020

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

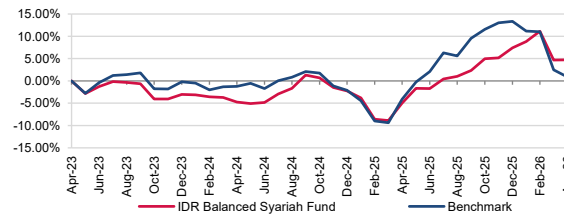
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

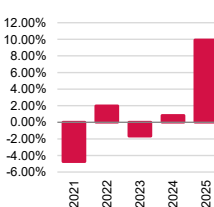
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

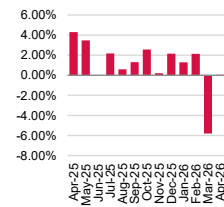


ANNUAL & MONTHLY RETURN

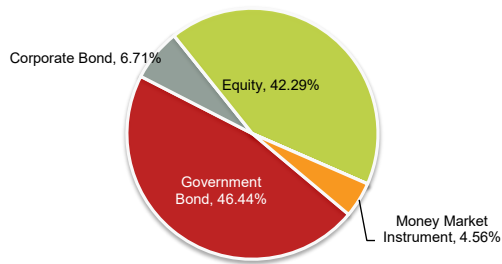
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.87%
Consumer Discretionary	1.43%
Consumer Staples	6.00%
Energy	6.41%
Financials	0.94%
Health Care	0.93%
Industrials	6.29%
Information Technology	0.45%
Materials	12.61%
Real Estate	2.10%
Utilities	0.26%
Communication Services Bond	6.71%
Government Bond	46.44%
TD + Cash	4.56%

TOP HOLDINGS

PBS004	PT Arwana Citramulia Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PBS005	PT Astra International Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS012	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates
PBS028	PT Indika Energy Tbk - Non Affiliates	Sukuk Negara IFR6
PBS029	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PBS034	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Balanced Syariah Fund booked performance of +0.05% mom, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3% and JAKISL -3.34%. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside JAKISL, largest negative returns came from Energy, Communications and Industrials. IBPA Indonesia Government Sukuk Index Total Return recorded negative return by 0.40% on a monthly basis. Market sentiment was negatively impacted by 2.11% depreciation of the Rupiah reaching IDR17,353 per USD, coupled with foreign reserve decline by USD3.7 billion to USD148.2 billion in March which brought the cumulative drop in reserve to USD8.3 billion in 1Q26, the largest quarterly drop on record as it exceeded even the COVID-19 pandemic. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

- 0% - 20% : Money Market Instruments
- 80 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
- 0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
- 0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 3,316,659.44
Launch Date	: 06 January 2011	Fund Management Fee	: 2.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,762.58	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,881,706,335.5791
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	1.11%	-10.56%	-10.61%	-7.73%	-3.03%	-0.61%	3.77%
Benchmark*	-1.50%	-16.16%	-18.74%	-13.68%	-5.21%	-0.93%	3.72%

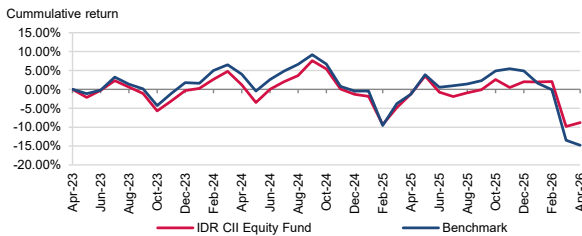
*Current benchmark is effective since 1 Jan 2018

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

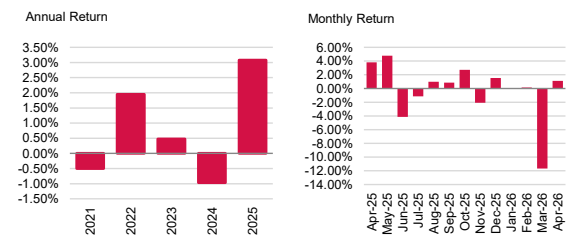
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

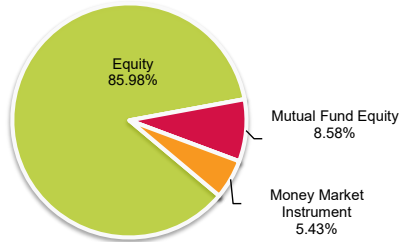
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.28%
Consumer Discretionary	3.96%
Consumer Staples	6.54%
Energy	8.81%
Financials	26.77%
Health Care	3.00%
Industrials	5.65%
Information Technology	1.10%
Materials	15.53%
Real Estate	2.67%
Utilities	0.67%
MF Equity	8.58%
TD + Cash	5.43%

TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates	PT Bank Mandiri Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
HDFC Bank Ltd - Non Affiliates	PT Bank Negara Indonesia Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
ICICI Bank Ltd - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Wismlak Inti Makmur Tbk - Non Affiliates
IShares Core MSCI China ETF - Non Affiliates	PT Ciputra Development Tbk - Non Affiliates	Reliance Industries Ltd - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Tencent Holding Ltd - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT Essa Industries Indonesia Tbk - Non Affiliates	Zijin Mining Group Co Ltd - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR China India Indonesia Equity fund generated +1.11% mom, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3%, IDX 80 -4.44% and MXID -6.24% mom. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure on our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month, weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026, vs Rp 9.6Tn outflow in Mar 2026. Worth noting is that JCI has seen net foreign outflow of Rp 43.6Tn ytd. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio aims to provide investor with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX).

TARGET ALLOCATION

0% - 5% : Money Market Instruments
95% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 249,808.80
Launch Date	: 08 October 2014	Fund Management Fee	: 1.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 967.26	Benchmark	: 100% IDX80 Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 258,263,644.3728
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	-2.49%	-9.08%	-9.61%	-6.05%	-6.54%	-2.31%	-0.29%
Benchmark*	-4.42%	-18.42%	-20.37%	3.26%	1.54%	4.27%	4.25%

*Current benchmark is effective from 1 Oct 2025

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

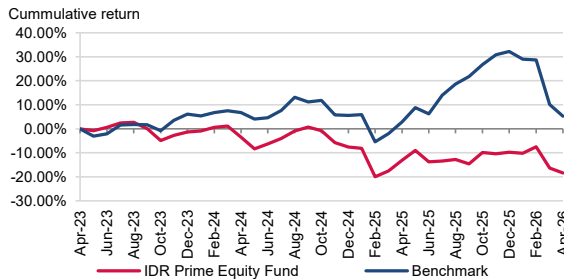
1 Mar 2023 - 30 Sept 2025: 90% Jakarta Composite Index + 10% IDR Deposit Rate Avg. 3-month (Net)

1 May 2022 to 28 Feb 2023: 90% Jakarta Composite Index + 10% IDR 1-Month Time Deposit Index (Net)

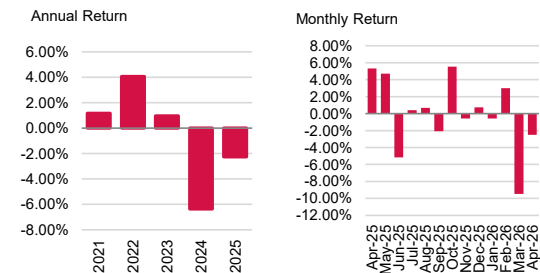
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

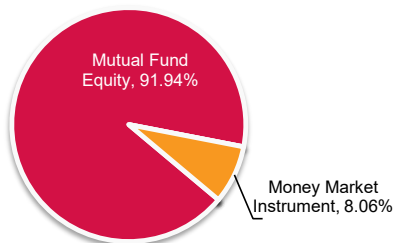
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Batavia Saham Cemerlang MF
- BNP Paribas SRI Kehati MF
- TD + Cash

FUND MANAGER COMMENTARY

In April 2026, IDR Prime Equity Fund recorded -2.49% MoM which was above benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3%, IDX 80 -4.44% and MXID -6.24% mom. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure on our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month, weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026, vs Rp 9.6Tn outflow in Mar 2026. Worth noting is that JCI has seen net foreign outflow of Rp 43.6Tn ytd. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investor with an attractive investment return through investment in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 15% : Money Market Instruments
85% - 100% : IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 136,945.46
Launch Date	: 21 October 2014	Fund Management Fee	: 0.60% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,907.47	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.21
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.31	Total Unit	: 71,794,461.0252
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	0.63%	-1.09%	-1.35%	5.24%	4.58%	4.37%	5.76%
Benchmark*	0.66%	-0.83%	-0.98%	6.32%	5.66%	5.55%	6.92%

*Current benchmark is effective since 1 Mar 2023

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

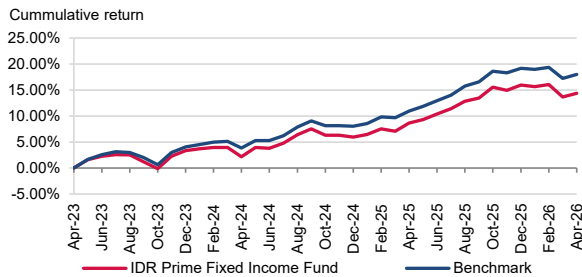
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

1 May 2016 to 30 Apr 2022: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% 3-Month IDR Avg Time Deposit (Net)

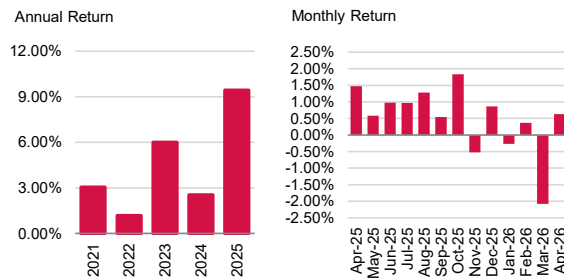
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

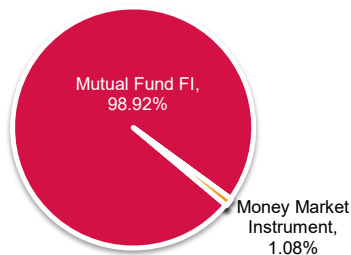
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- BNP Paribas Prima II Kelas RK1 MF
- Schroder Dana Mantap Plus II MF
- TD + Cash

FUND MANAGER COMMENTARY

The IDR Prime Fixed Income Fund generated a return of +0.63% in April 2026 and the 10-year government bond yield stayed flat at 6.85%. Market sentiment was still negatively impacted by 2.11% depreciation of the Rupiah reaching IDR17,353 per USD, coupled with foreign reserve decline by USD3.7 billion to USD148.2 billion in March which brought the cumulative drop in reserve to USD8.3 billion in 1Q26, the largest quarterly drop on record as it exceeded even the COVID-19 pandemic. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instruments
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 20,183.75
Launch Date	: 10 June 2015	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 900.74	Benchmark	: 98% Indonesia Sharia Stock Index
Fund Currency	: IDR		: 2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 22,408,055.88

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	0.40%	-5.69%	-3.68%	11.41%	0.66%	0.12%	-0.96%
Benchmark*	-0.24%	-15.81%	-18.84%	14.27%	5.43%	7.25%	4.26%

*Current benchmark is effective from 1 Mar 2022

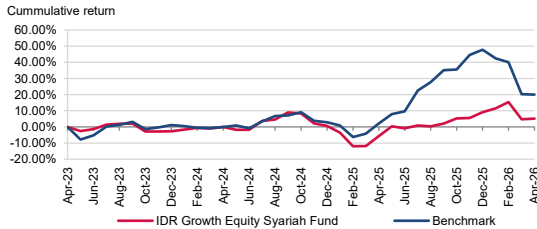
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

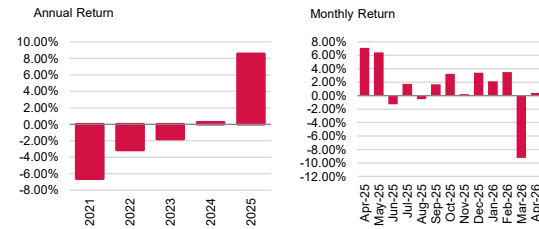
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

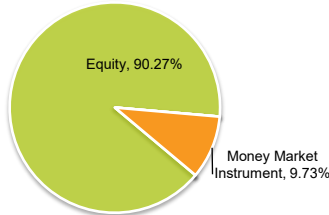
LAST 3 YEARS CUMULATIVE RETURN



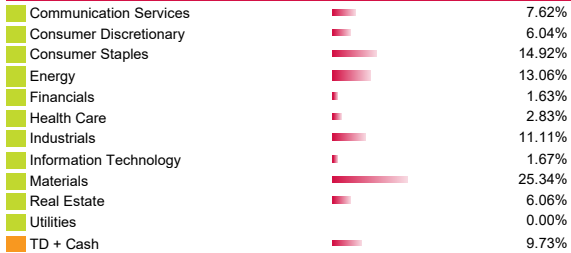
ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Medikaloka Hermina Tbk - Non Affiliates	
PT Ciputra Development Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Dharma Satya Nusantara Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Essa Industries Indonesia Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Growth Equity Syariah Fund booked +0.40% MoM, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3% and ISSI Index -0.24%. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside ISSI Index, largest negative returns came from Energy, Communications and Healthcare. We expect equity markets to remain volatile near term as geopolitical tensions and rupiah weakness may pro-long. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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30 April 2026

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
 30% - 80% : IDR Sharia Fixed Income securities and/ or
 : Sharia Fixed Income Mutual Fund(s)
 adhered with latest regulations
 30% - 80% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Balanced	Fund Size (million)	: IDR 22,388.64
Launch Date	: 10 June 2015	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,223.88	Benchmark	: 50% Indonesia Sharia Stock Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 18,293,095.2034
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.60%	-3.06%	-1.62%	10.45%	3.22%	2.62%	1.87%
Benchmark*	0.00%	-8.52%	-10.29%	10.64%	5.41%	6.29%	3.47%

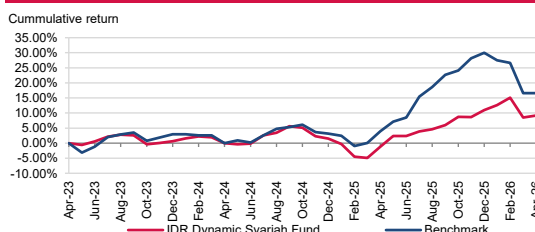
*Current benchmark is effective from 1 Jan 2020

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

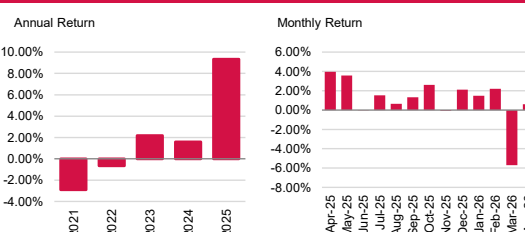
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

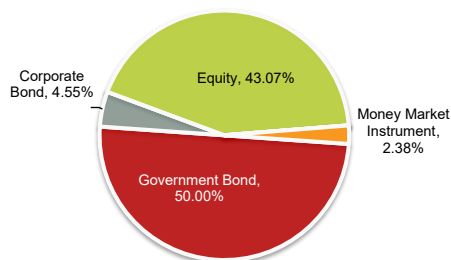
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.75%
Consumer Discretionary	3.01%
Consumer Staples	7.06%
Energy	6.44%
Financials	1.21%
Health Care	1.54%
Industrials	5.50%
Information Technology	1.09%
Materials	11.40%
Real Estate	2.06%
Utilities	0.00%
Communication Services (Bond)	4.55%
Government Bond	50.00%
TD + Cash	2.38%

TOP HOLDINGS

PBS004	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sukuk Ijarah Brklnjtn III XL Axiata I TH2022B - Non Affiliates
PBS012	PT Indika Energy Tbk - Non Affiliates	Sukuk Negara IFR6
PBS028	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PBS033	PT Mastersystem Infotama Tbk - Non Affiliates	
PT Adaro Andalana Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Dynamic Syariah Fund booked performance of +0.60% mom, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3% and ISSI Index -0.24%. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside ISSI Index, largest negative returns came from Energy, Communications and Healthcare. IBPA Indonesia Government Sukuk Index Total Return recorded negative return by 0.40% on a monthly basis. Market sentiment was negatively impacted by 2.11% depreciation of the Rupiah reaching IDR17,353 per USD, coupled with foreign reserve decline by USD3.7 billion to USD148.2 billion in March which brought the cumulative drop in reserve to USD8.3 billion in 1Q26, the largest quarterly drop on record as it exceeded even the COVID-19 pandemic. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Apr-2026 Board of Governors Meeting, stating that the decision is consistent with efforts to strengthen Rupiah stabilization amid worsening global economic conditions caused by ongoing conflict in the Middle East.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 39.78
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.60	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 24,839,927.33
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

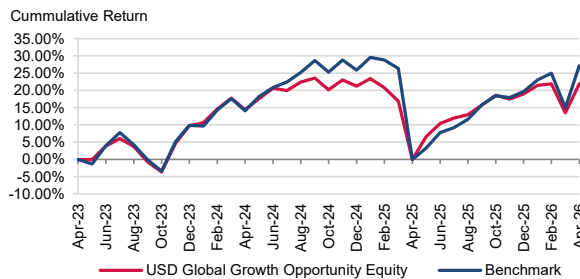
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity***	7.42%	0.41%	2.47%	21.94%	11.83%	3.53%	5.03%
Benchmark*	10.60%	3.35%	6.27%	29.99%	17.53%	7.98%	9.52%

*Current benchmark is effective since 1 Jan 2018

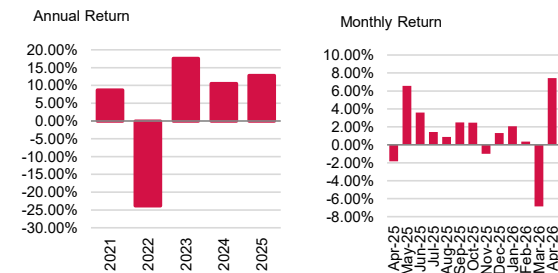
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses. Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

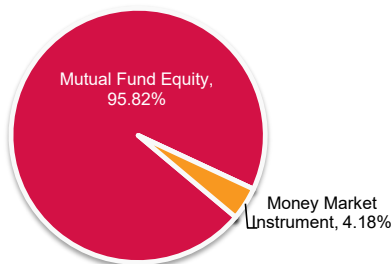
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- AIA Global Select Equity-I MF
- AIA Global Systematic Equity-I MF
- AIA New Multinationals-I MF
- BNP Paribas Cakra Syariah Fund MF
- Mandiri Global Sharia Equity Dollar MF
- TD + Cash

FUND MANAGER COMMENTARY

In April 2026, USD Global Growth Opportunity Equity Fund booked +7.42% MoM which was above benchmark performance. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 1.98
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7896	Benchmark	: 98% MXID Index (In USD Term) + 2% Avg. 3-month USD Time Deposit (Net)
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 2,509,159.9113
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

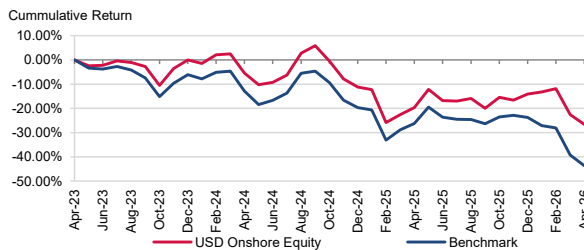
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-5.17%	-15.41%	-14.56%	-8.63%	-9.79%	-2.11%	-2.59%
Benchmark*	-7.24%	-22.68%	-26.07%	-23.59%	-17.40%	-6.97%	-5.33%

*Current benchmark is effective since inception

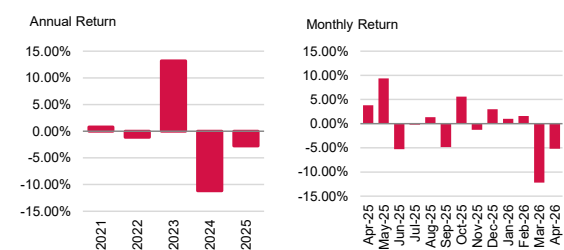
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

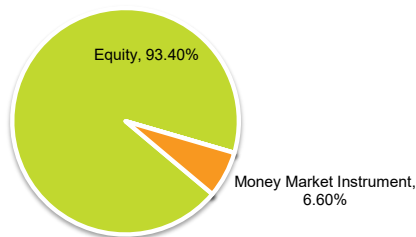
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.07%
Consumer Discretionary	2.42%
Consumer Staples	6.49%
Energy	8.71%
Financials	42.15%
Health Care	0.88%
Industrials	6.83%
Information Technology	1.88%
Materials	13.54%
Real Estate	2.44%
TD + Cash	6.60%

TOP HOLDINGS

PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Summarecon Agung Tbk - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT BFI Finance Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT GOTO Gojek Tokopedia Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	
PT Bank Mandiri Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	
PT Bank Negara Indonesia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, USD Onshore Equity Fund booked -5.17%MoM, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3%, IDX 80 -4.44% and MXID -7.05% mom. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure to our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026 (IDR43.6tn 4MYTD), vs Rp 9.6Tn outflow in Mar 2026. In terms of sectors inside MXID, largest negative returns came from Financials, Energy, and Telecommunications. We expect equity markets to remain volatile near term as geopolitical tensions and rupiah weakness may pro-long. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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30 April 2026

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with an attractive long term investment growth rates in USD through investment in offshore listed equity securities which focus on global developed markets.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Global Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 21.62
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.8696	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 11,565,702.3743
Managed By	: PT. BNP Paribas Asset Management (since January 10 th , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	11.15%	2.18%	1.95%	27.96%	15.19%	8.06%	7.85%
Benchmark*	12.37%	4.17%	6.28%	33.29%	17.94%	8.38%	9.79%

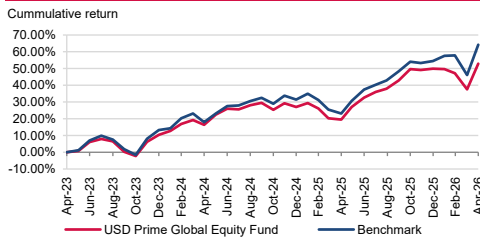
*Current benchmark is effective since 10 January 2023 onwards

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

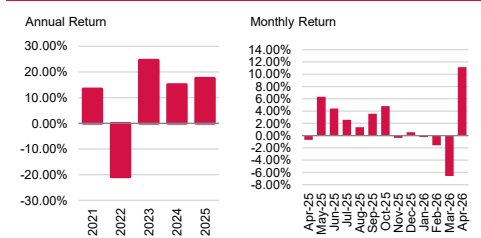
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

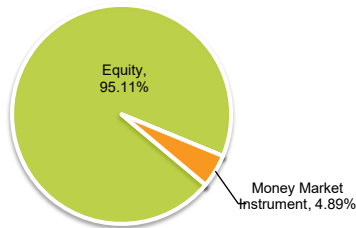
LAST 3 YEARS CUMULATIVE RETURN



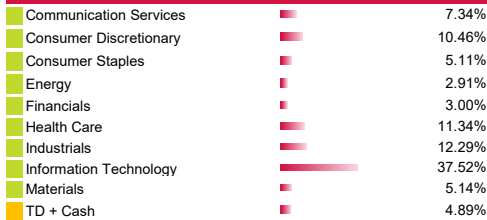
ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Abbot Laboratories - Non Affiliates	Ecolab Inc. - Non Affiliates	Nvidia Corp - Non Affiliates
Accenture Plc - Non Affiliates	Eli Lilly & Co - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates
Adidas AG NPV - Non Affiliates	Exxon Mobil Corp - Non Affiliates	Parker Hannifin Corp - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Fedex Corp - Non Affiliates	Procter & Gamble Co - Non Affiliates
Alphabet Inc - Non Affiliates	Fortive Corp - Non Affiliates	S&P Global Inc. - Non Affiliates
Amazon.com - Non Affiliates	GE Vernova LLC - Non Affiliates	Salesforce Inc - Non Affiliates
Apple Inc - Non Affiliates	Gilead Sciences Inc - Non Affiliates	Schneider Electric SE - Non Affiliates
ASML Holding NV - Non Affiliates	Hitachi Ltd - Non Affiliates	TE Connectivity Plc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Home Depot Inc. - Non Affiliates	TJX Companies Inc - Non Affiliates
Baker Hughes Co - Non Affiliates	Intuitive Surgical Inc. - Non Affiliates	Trane Technologies Plc - Non Affiliates
Biomarin Pharmaceutical Inc - Non Affiliates	Linde Plc - Non Affiliates	Union Pacific Corp - Non Affiliates
Broadcom Inc. - Non Affiliates	L'oreal - Non Affiliates	Visa Inc - Non Affiliates
Cisco System Inc - Non Affiliates	Micron Technology Inc - Non Affiliates	Walmart Inc - Non Affiliates
CRH Plc - Non Affiliates	Microsoft Corp - Non Affiliates	Xylem Inc - Non Affiliates
Danaher Corp - Non Affiliates	Mondelez International Inc - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, USD Prime Global Equity Fund recorded +11.15% MoM which was below benchmark performance. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclical saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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30 April 2026

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 5% : Money Market Instruments
95% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 26.29
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.3898	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 18,920,531.9526
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

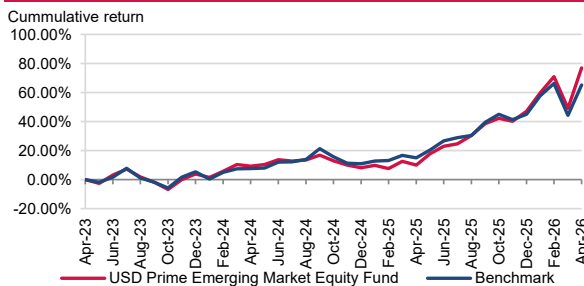
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	18.68%	10.75%	20.29%	60.98%	20.94%	2.61%	4.06%
Benchmark*	14.52%	4.67%	13.89%	43.67%	18.18%	3.87%	3.56%

*Current benchmark is effective since inception

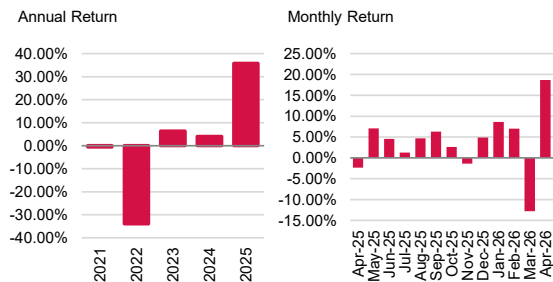
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

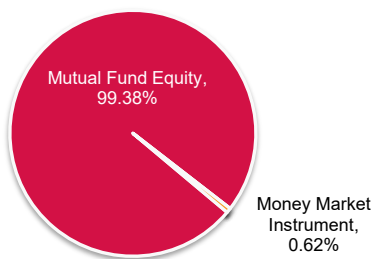
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Fidelity Emerging Market Class A Acc MF
- TD + Cash

FUND MANAGER COMMENTARY

In April 2026, USD Prime Emerging Market Equity Fund booked a +18.68% MoM which was above the benchmark performance. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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30 April 2026

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide competitive long-term total returns through a portfolio of equities which are listed in the Indonesia Stock Exchange (IDX). The Fund's target is to deliver alpha on top of designated Benchmark Index's return.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 186,494.67
Launch Date	: 26 October 2018	Fund Management Fee	: 2.40% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 898.60	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 207,539,923.1198
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	-0.16%	-9.12%	-8.40%	-2.32%	-4.93%	-1.16%	-1.41%
Benchmark*	-2.63%	-17.68%	-19.36%	-6.02%	-6.31%	-0.90%	-0.16%

*Current benchmark is effective from 22 May 2023

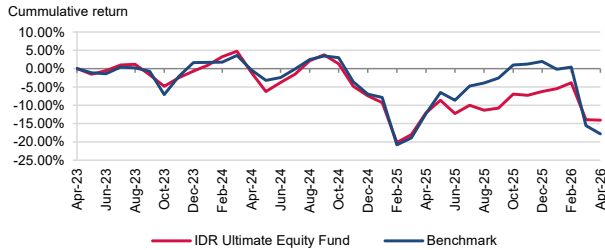
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

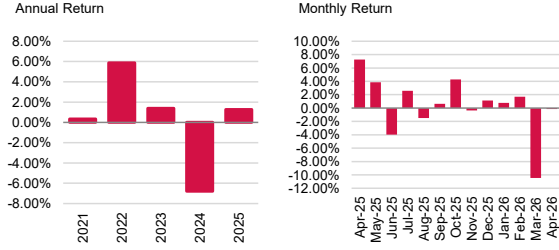
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

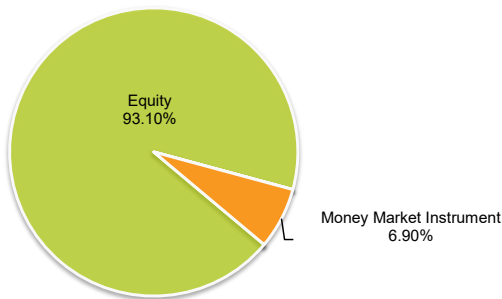
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.20%
Consumer Discretionary	4.44%
Consumer Staples	20.21%
Energy	4.15%
Financials	22.55%
Health Care	4.38%
Industrials	2.01%
Information Technology	0.73%
Materials	22.38%
Real Estate	3.06%
Utilities	0.00%
TD + Cash	6.90%

TOP HOLDINGS

PT AKR Corporindo Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Energi Mega Persada Tbk - Non Affiliates	PT Merdeka Gold Resources Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Essa Industries Indonesia Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates	PT GOTO Gojek Tokopedia Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Bank Negara Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Jasa Marga (Persero) Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Ciputra Development Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2026, IDR Ultimate Equity fund generated -0.16% mom, above the benchmark performance. The equity market continued to see a weakness in April 2026, JCI Index down -1.3%, IDX 80 -4.44% and MXID -6.24% mom. Which was a contrast relative to the Global equity market, seeing a strong rally led by Asia and US market. Investors continued to be bearish with prolonged Middle East conflict, MSCI overhang, and fiscal concern. Oil price touched US\$126/bbl again last month and this put further pressure on our currency and fiscal deficit level. Rupiah breached the psychological level of Rp17,000 and closed the month, weakening by 2.1% to Rp17,353/US\$. Foreign investors recorded net outflow of Rp 17.3Tn in Apr 2026, vs Rp 9.6Tn outflow in Mar 2026. Worth noting is that JCI has seen net foreign outflow of Rp 43.6Tn ytd. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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30 April 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

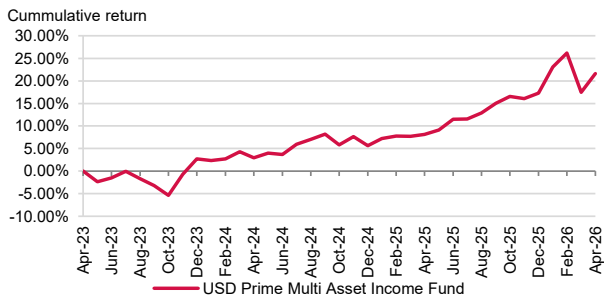
Investment Strategy	: Balanced	Fund Size (million)	: USD 2.04
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1947	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 1,704,058.3429
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

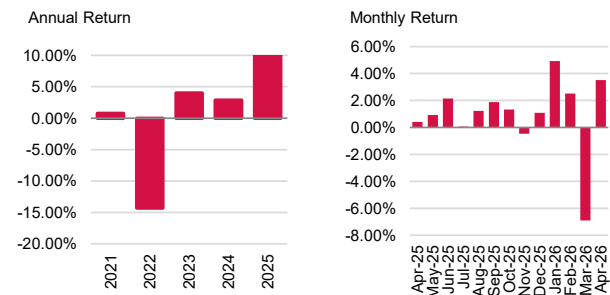
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	3.52%	-1.20%	3.66%	12.44%	6.73%	0.75%	2.48%

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

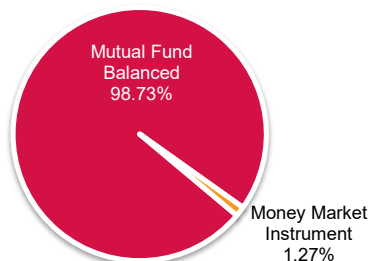
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

■ Fidelity Global Multi Asset Income Fund A-Acc MF
■ TD + Cash

FUND MANAGER COMMENTARY

In April 2026, the fund generated +3.52% mom. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. Fixed income markets were mixed in April 2026. US treasuries delivered negative returns in April 2026 due to investors' concerns on inflation. In contrast, US investment grade corporate bonds and US high yield delivered positive returns in April 2026 as credit spreads tightened. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio aims to provide an attractive long term capital growth in USD through investment in offshore equity securities of People's Republic of China, Hongkong SAR, and Taiwan companies.

TARGET ALLOCATION

0% - 20% : Cash & Cash Equivalents
80% - 100% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 13.77
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.4520	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 9,486,997.6530
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

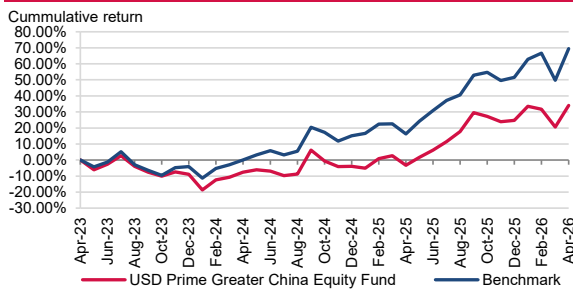
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	11.13%	0.44%	7.45%	38.53%	10.26%	-2.30%	5.66%
Benchmark*	13.22%	4.04%	11.80%	46.40%	19.66%	2.11%	6.94%

*Current benchmark is effective since inception

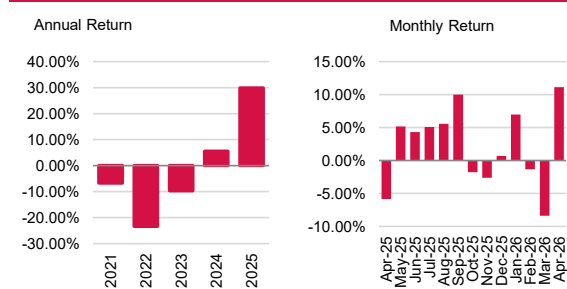
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

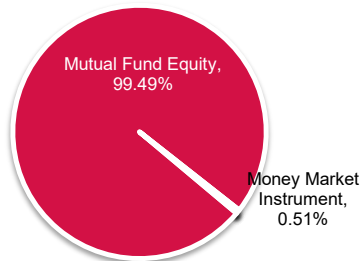
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- IShares Core MSCI China ETF
- Schroder Int. Greater China AAC MF
- TD + Cash

FUND MANAGER COMMENTARY

In April 2026 USD Prime Greater China Equity Fund booked +11.13%MoM, which was below benchmark performance. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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30 April 2026

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INVESTMENT OBJECTIVE

The primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAM SICAV sub-funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
 0% - 30% : Mutual Funds - Fixed Income
 70% - 100% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 1.95
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2642	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,544,144.4838
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

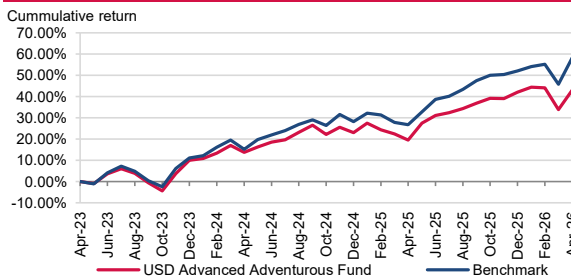
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	6.84%	-0.94%	0.75%	19.73%	12.68%	4.37%	4.72%
Benchmark*	8.57%	2.66%	4.06%	24.76%	16.51%	8.51%	9.24%

*Current benchmark is effective since inception

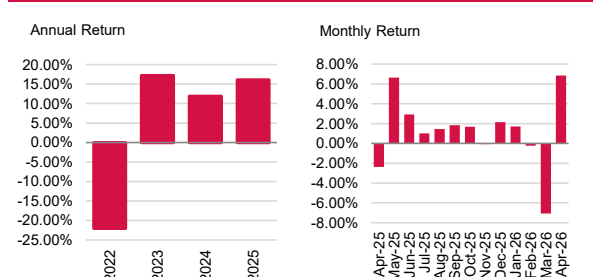
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

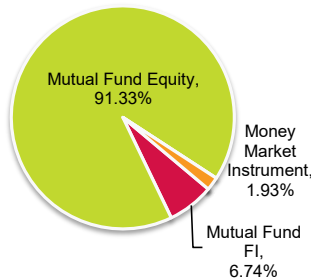
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	91.33%
MF Fixed Income	6.74%
TD + Cash	1.93%

TOP HOLDINGS

- AIA Diversified Fixed Income-I MF
- AIA Global Corporate Bond-I MF
- AIA Global Select Equity-I MF
- AIA Global Systematic Equity-I MF
- AIA New Multinationals-I MF
- AIA World Quality Equity Fund-I MF

FUND MANAGER COMMENTARY

In Apr 2026, USD Adventurous Fund booked +6.84% mom underperforming the benchmark. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. Fixed income markets were mixed in April 2026. US treasuries delivered negative returns in April 2026 due to investors' concerns on inflation. In contrast, US investment grade corporate bonds and US high yield delivered positive returns in April 2026 as credit spreads tightened. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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INVESTMENT OBJECTIVE

The primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAM SICAV sub-funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
 20% - 60% : Mutual Funds - Fixed Income
 40% - 80% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 0.84
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1506	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 725,916.3283
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

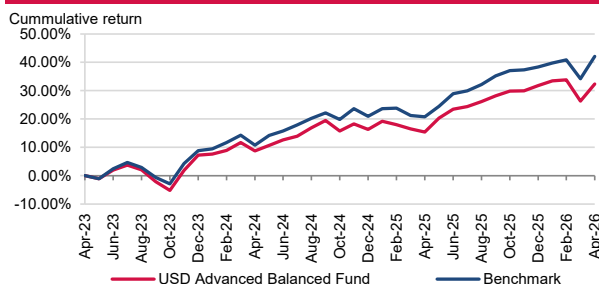
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	4.77%	-0.89%	0.38%	14.70%	9.78%	-	2.85%
Benchmark*	5.90%	1.68%	2.68%	17.59%	12.42%	-	5.79%

*Current benchmark is effective since inception

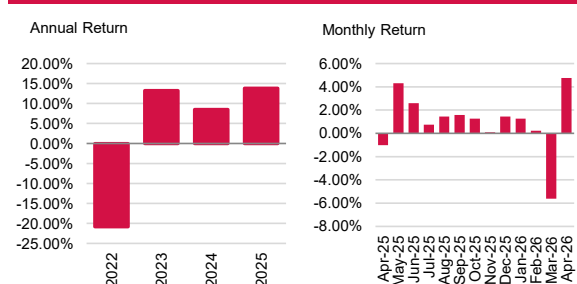
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

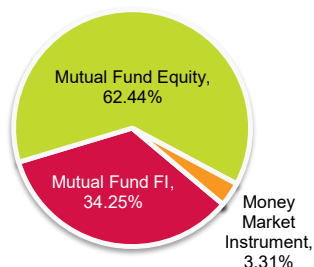
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	62.44%
MF Fixed Income	34.25%
TD + Cash	3.31%

TOP HOLDINGS

- AIA Diversified Fixed Income-I MF
- AIA Global Corporate Bond-I MF
- AIA Global Select Equity-I MF
- AIA Global Systematic Equity-I MF
- AIA New Multinationals-I MF
- AIA World Quality Equity Fund-I MF

FUND MANAGER COMMENTARY

In Apr 2026, USD Adventurous Balanced Fund booked +4.77%mom, underperforming the benchmark. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. Fixed income markets were mixed in April 2026. US treasuries delivered negative returns in April 2026 due to investors' concerns on inflation. In contrast, US investment grade corporate bonds and US high yield delivered posted positive returns in April 2026 as credit spreads tightened. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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INVESTMENT OBJECTIVE

The primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAIM SICAV sub-funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
 50% - 90% : Mutual Funds - Fixed Income
 10% - 50% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 0.58
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0047	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 577,103.5095
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

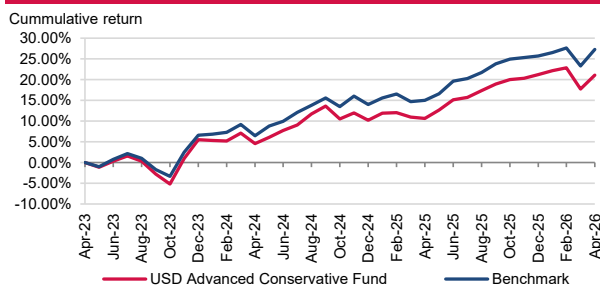
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	2.83%	-0.88%	-0.14%	9.46%	6.58%	-	0.10%
Benchmark*	3.23%	0.61%	1.24%	10.68%	8.36%	-	2.41%

*Current benchmark is effective since inception

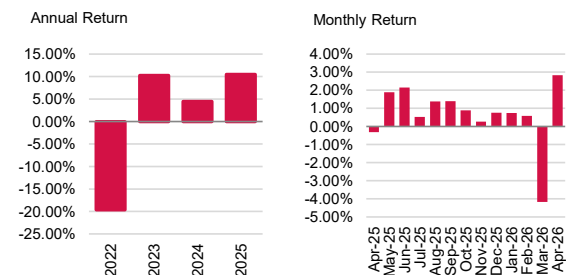
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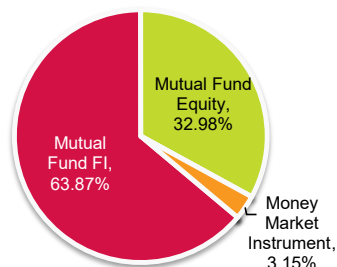
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Sector	Percentage
MF Equity	32.98%
MF Fixed Income	63.87%
TD + Cash	3.15%

TOP HOLDINGS

- AIA Diversified Fixed Income-I MF
- AIA Global Corporate Bond-I MF
- AIA Global Select Equity-I MF
- AIA Global Systematic Equity-I MF
- AIA New Multinationals-I MF
- AIA World Quality Equity Fund-I MF

FUND MANAGER COMMENTARY

In Apr 2026, USD Adventurous Conservative Fund booked +2.83%mom, underperforming the benchmark. Last month, Notwithstanding the elevated oil price, Global equity markets staged a strong rally in April 2026 and more than recovered the losses in March 2026. Across the major geographic regions in USD terms, Asia equities led while Europe equities lagged in April 2026. China Equities also posted a rebound in April but underperformed its North Asian peers. AI infra beneficiaries drove the strong performance. Despite leadership from semis and tech hardware, heavyweight internet names lagged amid soft earnings outlooks. Beyond tech, cyclicals saw a meaningful recovery, most notably Real Estate on signs of housing stabilization, Energy/Materials on tighter supply-demand dynamics, and Industrials on the new energy ecosystem build-out. China's 1Q GDP and March activity data showed economic resiliency, although some cooling took place in March. Fixed income markets were mixed in April 2026. US treasuries delivered negative returns in April 2026 due to investors' concerns on inflation. In contrast, US investment grade corporate bonds and US high yield delivered posted positive returns in April 2026 as credit spreads tightened. We are moderately constructive on the outlook for risk assets over the medium term.

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